

Fig. 1

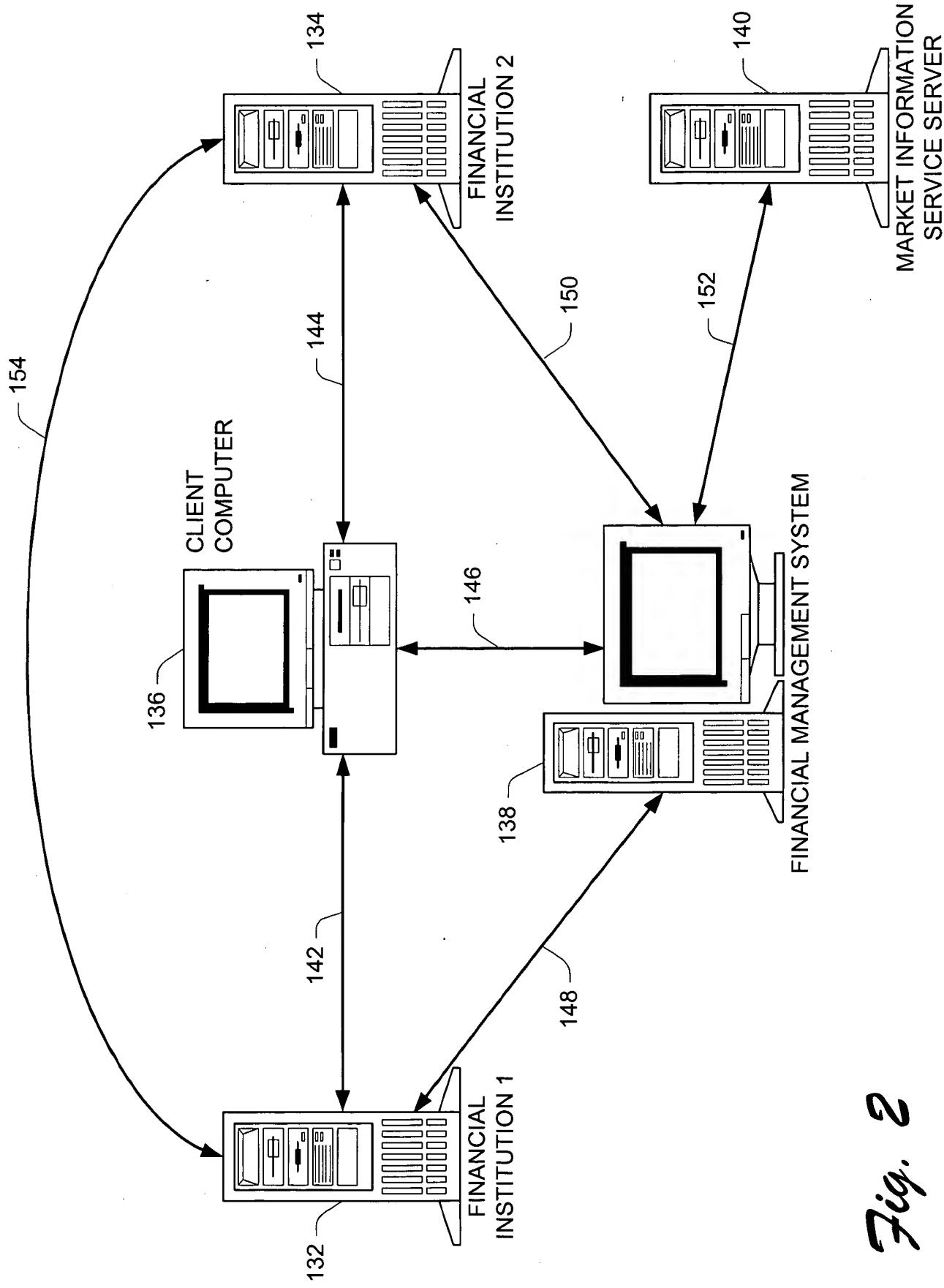


Fig. 2

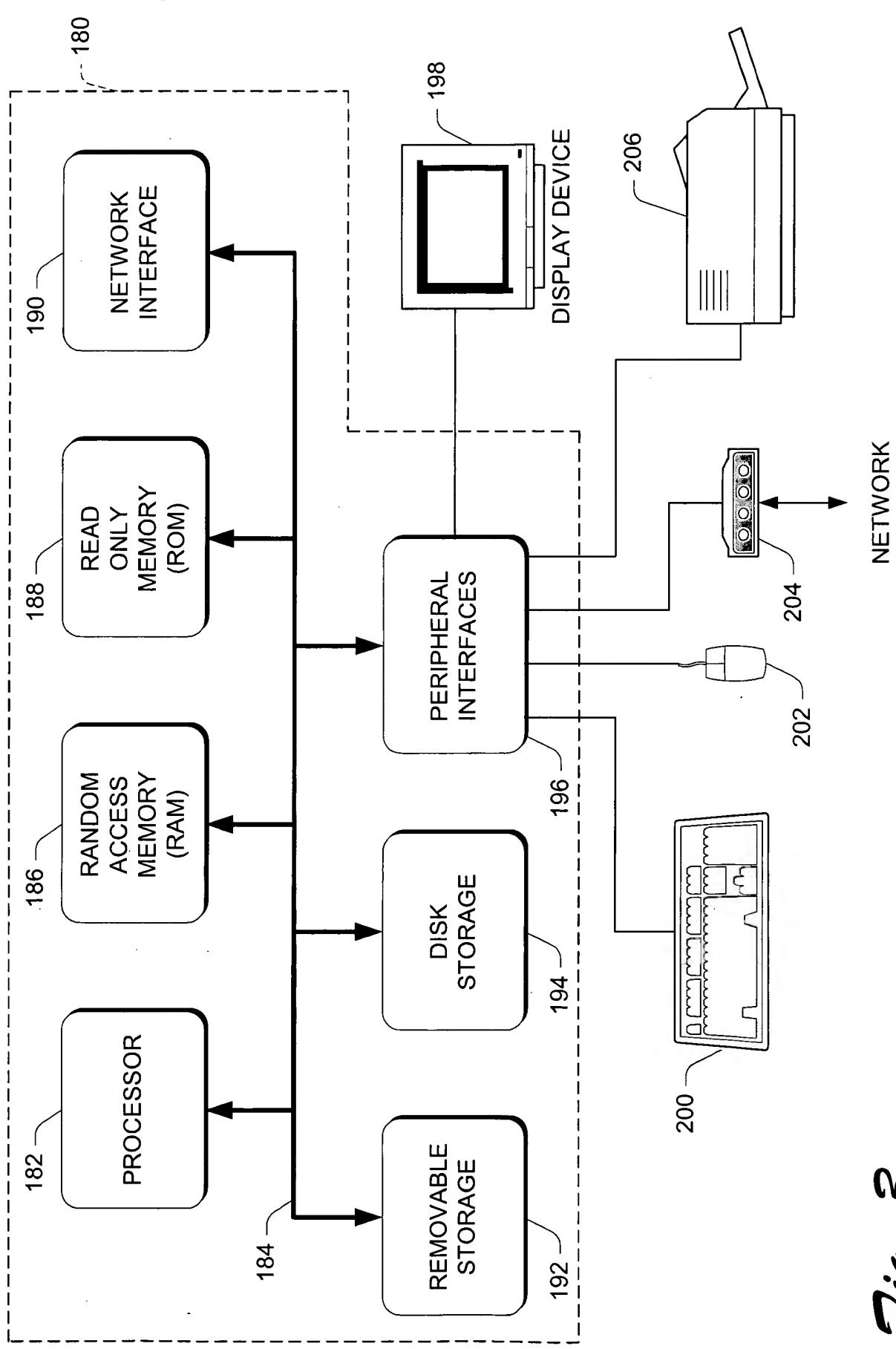


Fig. 3

220

FINANCIAL MANAGEMENT SYSTEM

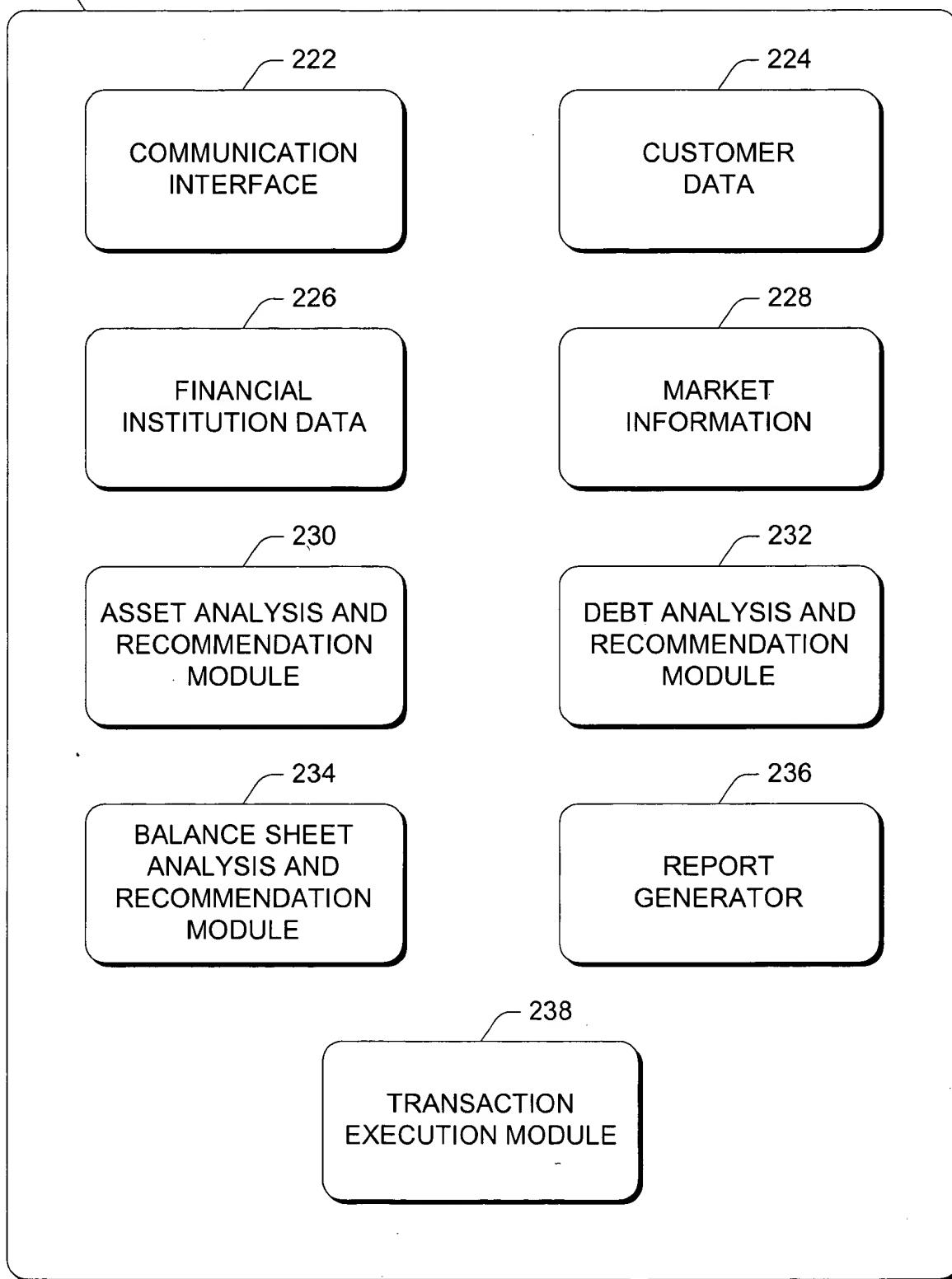


Fig. 4

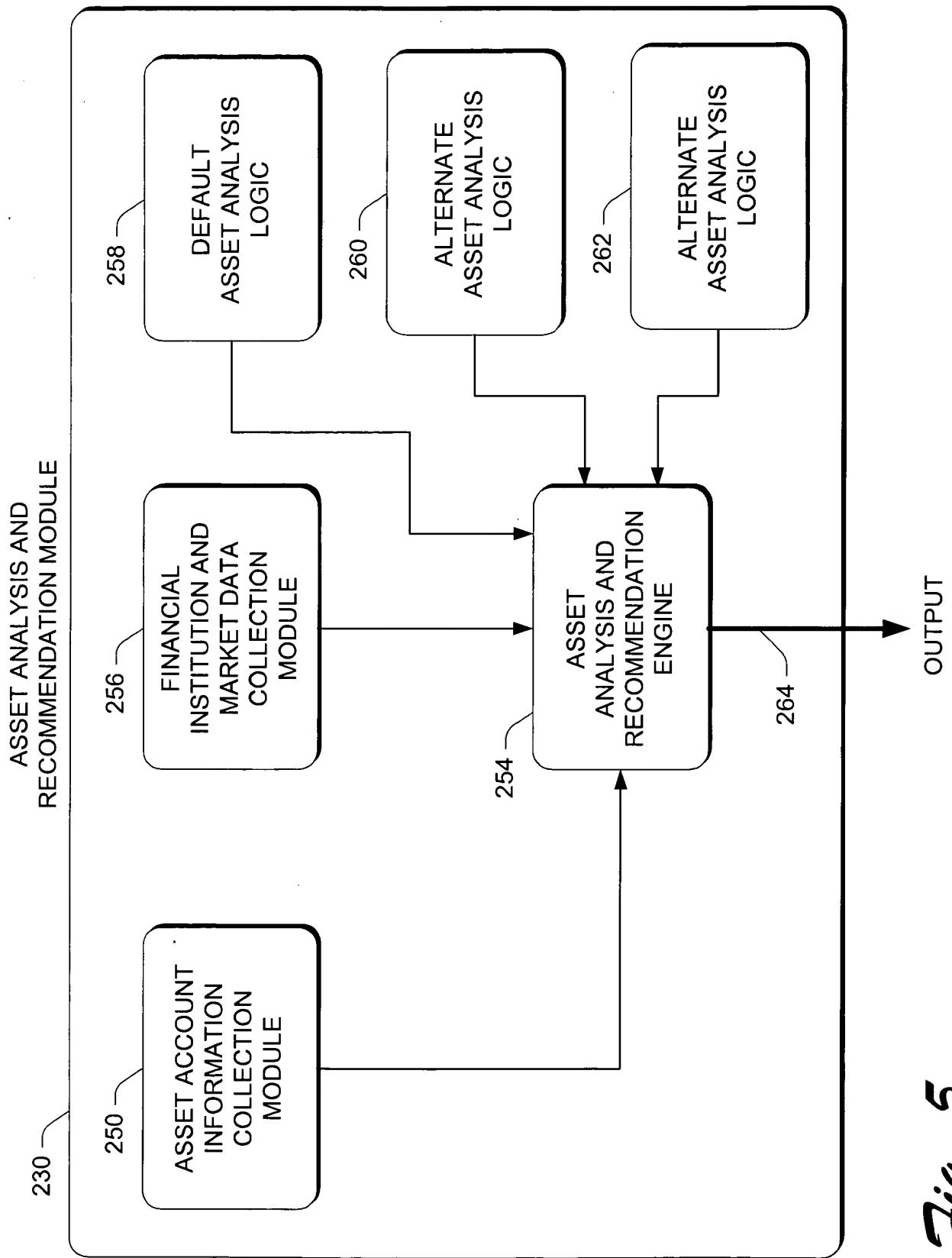


Fig. 5

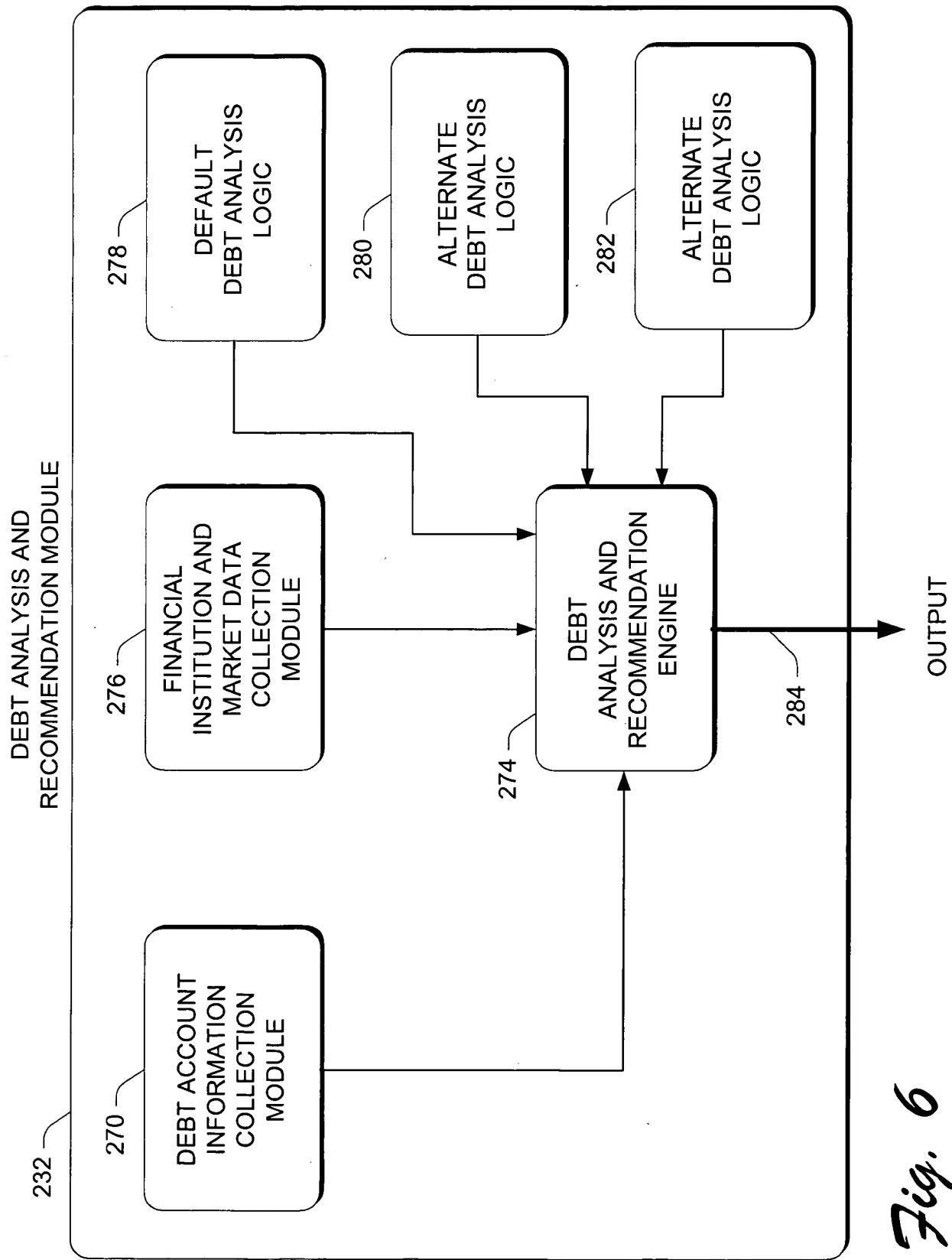


Fig. 6

BALANCE SHEET ANALYSIS AND
RECOMMENDATION MODULE

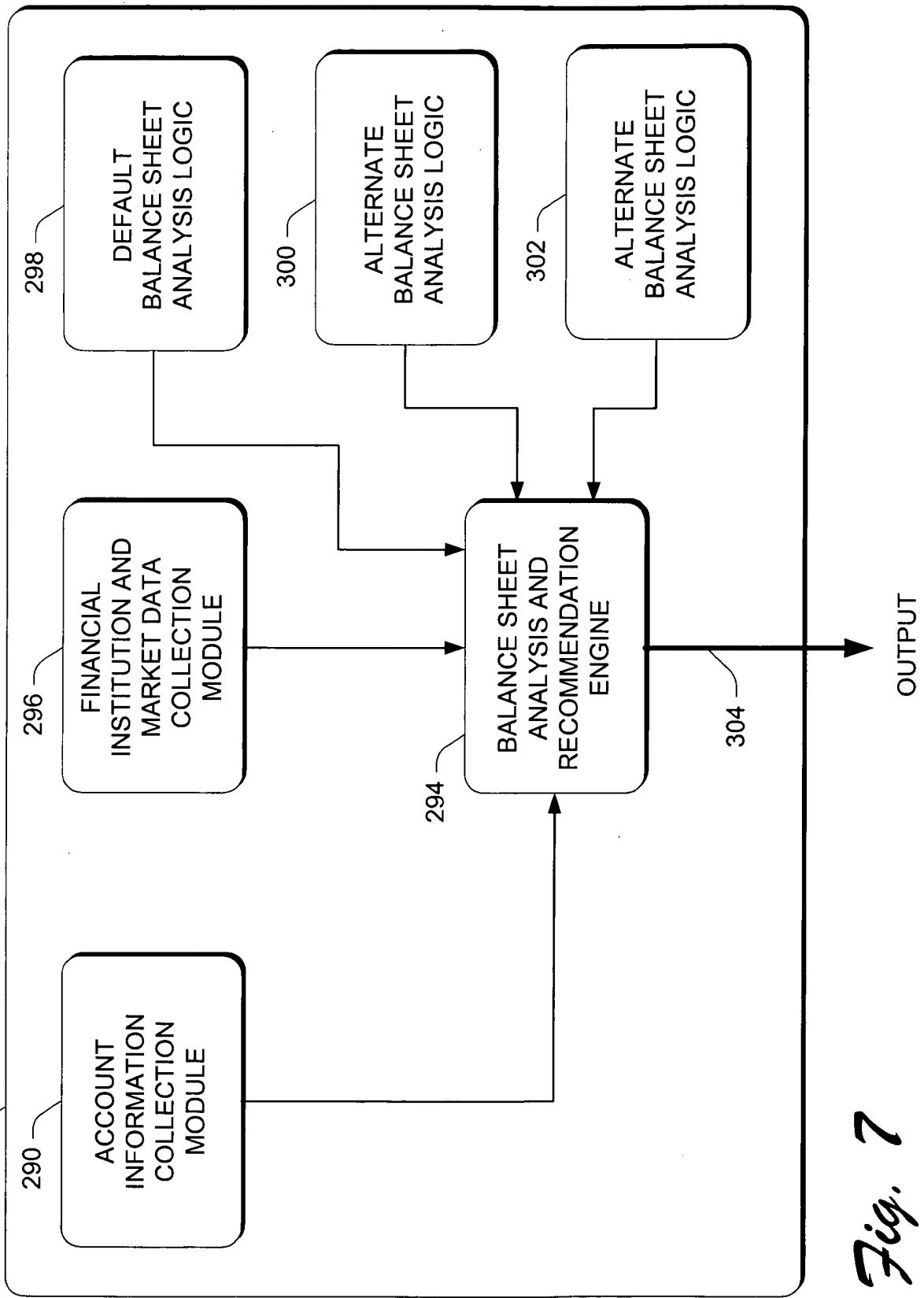


Fig. 7

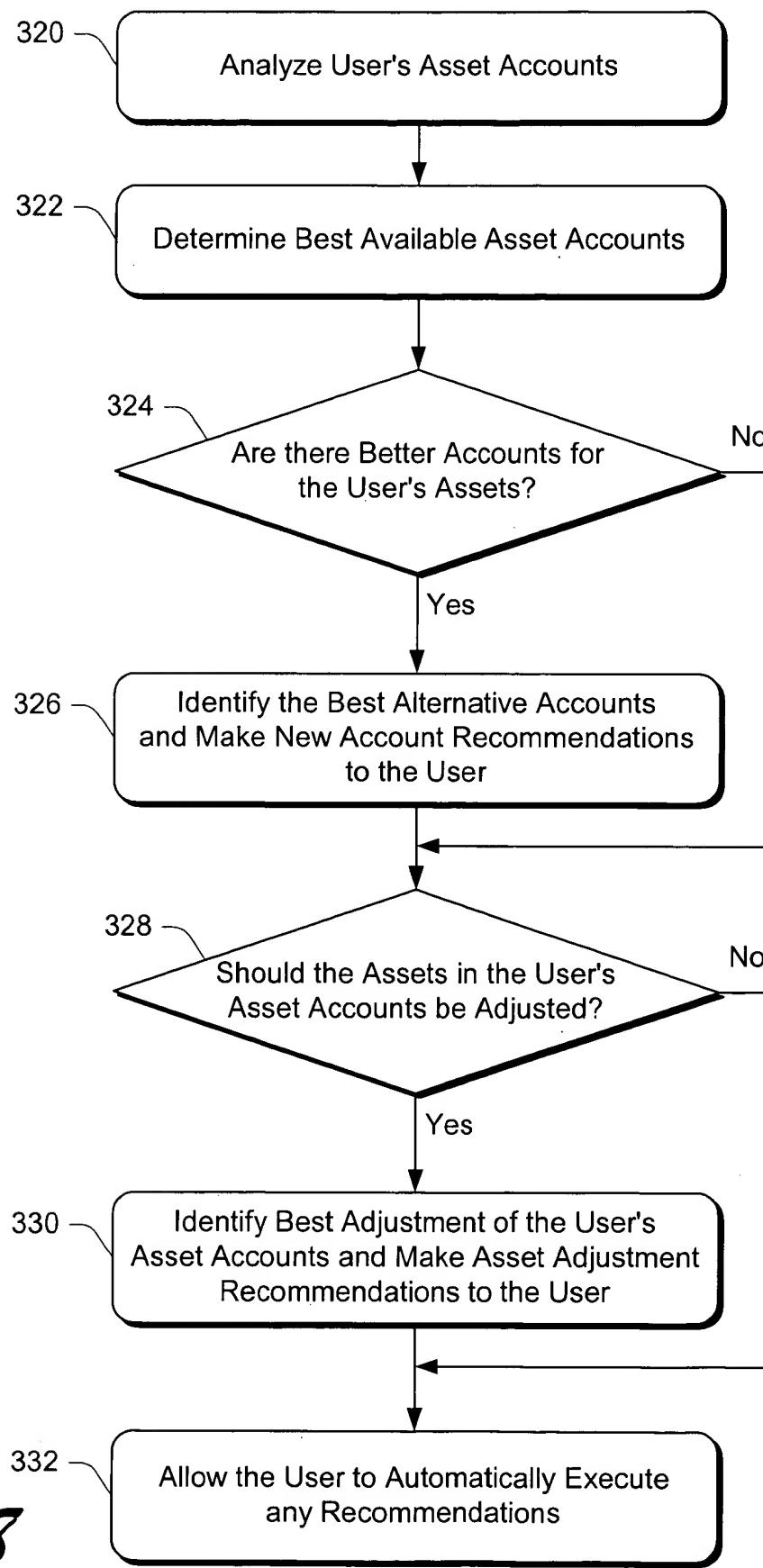


Fig. 8

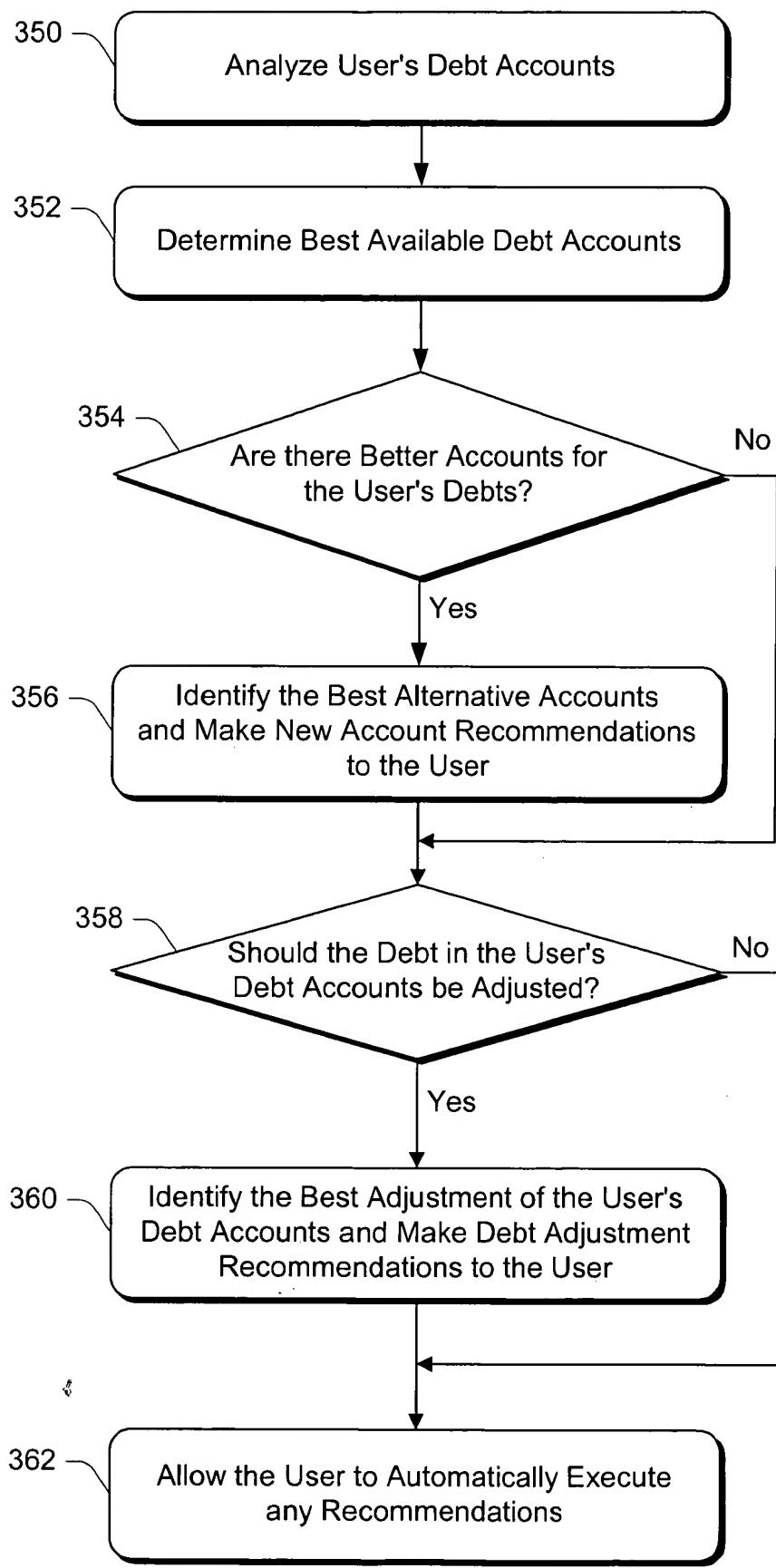


Fig. 9

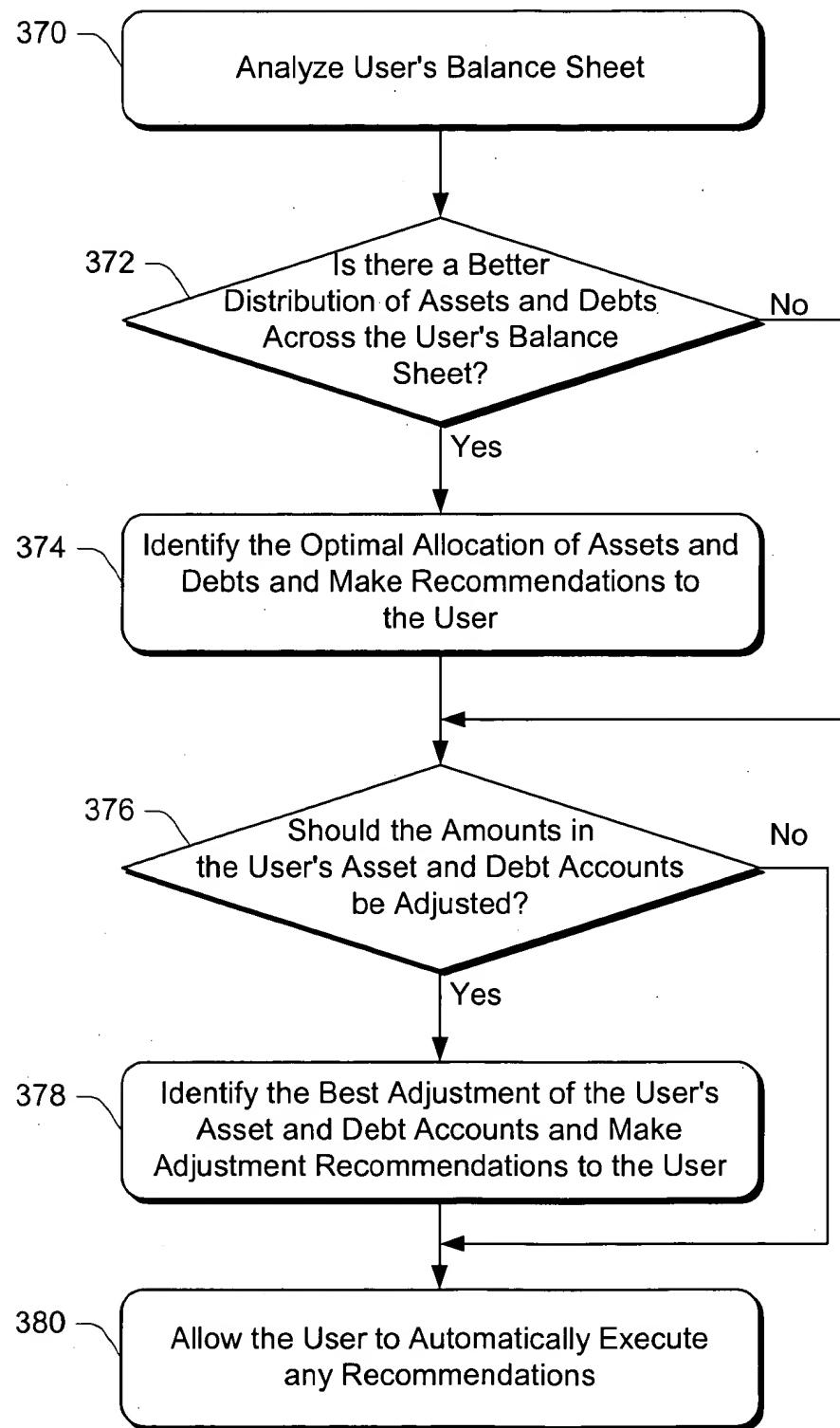


Fig. 10

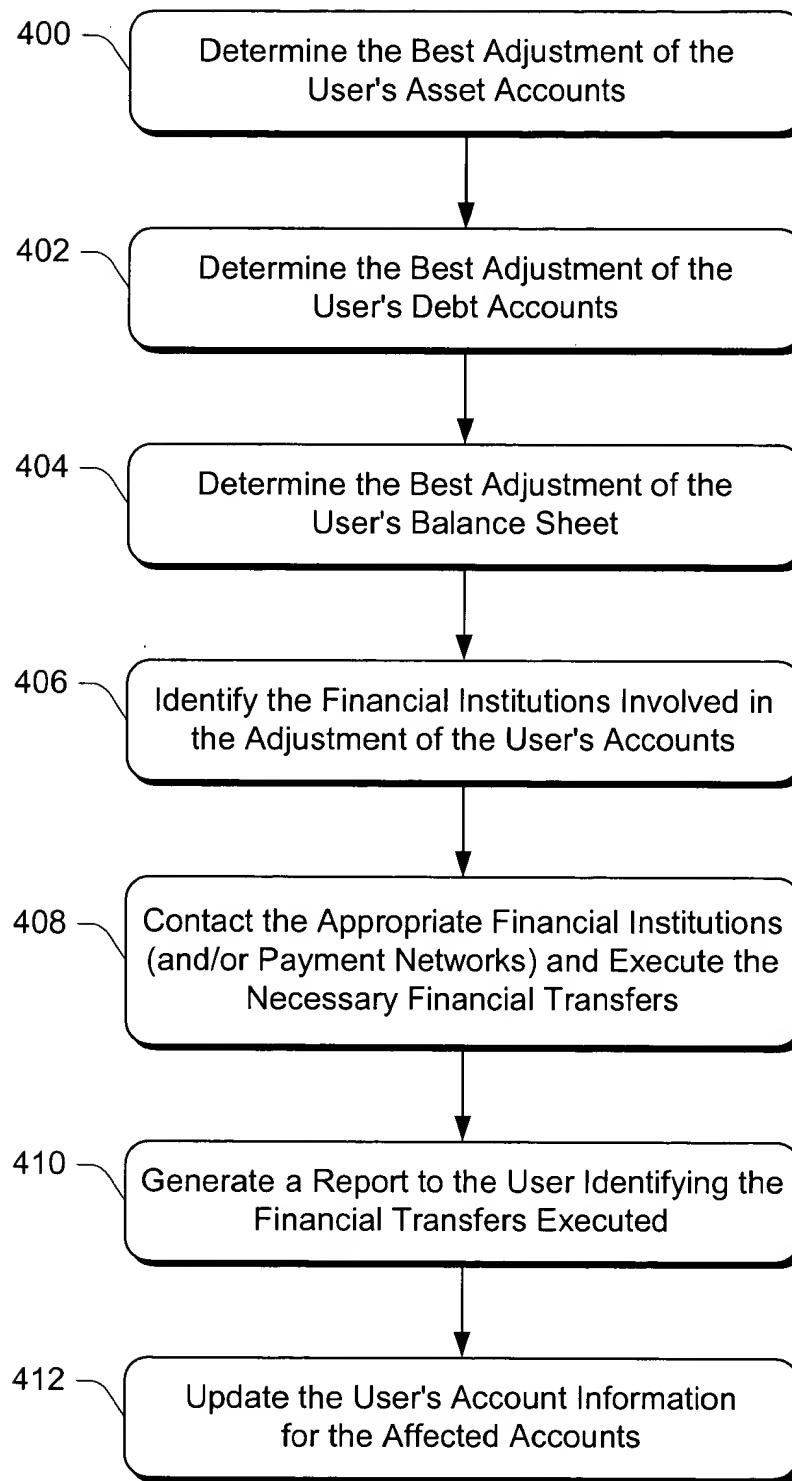


Fig. 11

430

Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxxx xxxxxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
			Non-Interest Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
			Credit Card	Debt	18.00	N/A
			Overdraft Protection	Debt	16.00	N/A
Charles Schwab	xxxxxxxx xxxxxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
					•	•
					•	•
					•	•

Fig. 12

440

Customer Name	Financial Institution	Account Number, Username, P/W	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of \$1500 in Interest Checking; Do not transfer more than \$4000 per week;
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Interest Checking	4126.87	Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union.
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Home Equity	12,240.32	Savings account.
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Credit Card	3,566.45	
	Bank of America	xxxxxxxxxxxx xxxxxx xxxx xxxx	Overdraft Protection	821.54	
	Charles Schwab	xxxxxxxxxxxx xxxxxx xxxx xxxx	Money Market	3628.94	
	Rainbow Credit Union	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	562.34	
Jane Doe	Bank One	xxxxxxxxxxxx xxxxxx xxxx xxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxxxxxx xxxxxx xxxx xxxx	Non-Interest Checking	8245.21	
		•	•	•	•
		•	•	•	•
		•	•	•	•

Fig. 13

500 ↗

The screenshot shows a navigation bar at the top with links: 'Your Advantage', 'My Page', 'Recommendations', 'Transfer Funds', 'Pay Bills', and 'Transfer History'. Below the navigation bar, there's a message: 'You can easily move your money between any of your accounts. To find out more about this feature, click here.' A callout arrow points from the text 'click here.' to the 'Transfer Funds' link in the navigation bar.

Below the message, the text 'Signing up is as easy as 1-2-3' is displayed.

On the left side, there's a list of institutions with checkboxes next to their names:

- 504 Direct Cash
- 506 Wells Fargo Savings
- 508 Chase Savings
- 510 Wells Fargo 567567

Each institution entry includes a checkbox labeled 'Move Money In' and another labeled 'Out'.

A legend on the right side maps numbers to actions:

- 504 → Institution Number
- 506 → Move Money In
- 508 → Out Limit Per Transfer
- 510 → Credit Routing Number
- 512 → Debit Routing Number

Fig. 14

550

Cash Edge Your Advantage My Page Recommendations Overview

Personalized Recommendations for account

Interest Maximizer		Date	Recommendation	Amount	Projected Savings	Status
552	553	04-10-2000	Transfer from Wells Fargo Checking into Chase Savings	\$877.00	\$26.00	556
554	555					Execute current
558	559					560

Generate Recommendations

Reasoning:
877.0 is in excess of your normal cash needs. Savings result from the difference between the Chase Savings rate of 3.5 and the Wells Fargo Checking interest rate of 2.0.

Fig. 15